

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Karnes  
Lorrie Karnes  
Debtor(s)

Case No. 20-02523-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 28, 2020

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ James Karnes, Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219
cr	+ PNC Bank N.A., P.O. Box 94982, Cleveland, OH 44101-4982
5353874	+ Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040
5353875	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5353876	+ Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5359927	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5353877	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353887	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195
5353884	+ Citibank/Sears, Citicorp Cr Srvs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
5353885	+ Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5353886	+ Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5353892	+ Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353894	+ First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353903	+ PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
5353899	+ Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5353901	+ Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
5353905	+ Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819
5353906	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
5353917	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
5353918	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5353880	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 28 2020 19:32:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5353889	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 28 2020 19:15:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
5353890	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2020 19:16:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353891	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 28 2020 19:16:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353897	Email/Text: bankruptcy@fult.com	Sep 28 2020 19:16:00	Fnb Danville, 354 Mill St, Danville, PA 17821
5353898	+ Email/Text: bankruptcy@huntington.com	Sep 28 2020 19:16:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
5353882	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 28 2020 19:32:27	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5361024	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 28 2020 19:32:08	Portfolio Recovery Associates, LLC, POB 12914,

5356327	Email/Text: bnc-quantum@quantum3group.com	Sep 28 2020 19:16:00	Norfolk VA 23541 Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5353908	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:26	Synchb/Home Design Floor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353910	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:06	Synchb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353907	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:45	Synch/country Home Pro, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353909	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:06	Synchb/home Design-hi-p, C/o Po Box 965036, Orlando, FL 32896-0001
5353911	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:45	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5353914	+ Email/PDF: gecsedl@recoverycorp.com	Sep 28 2020 19:32:06	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353919	Email/Text: bankruptcydept@wyn.com	Sep 28 2020 19:16:00	Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5354578	+ Email/Text: bankruptcydept@wyn.com	Sep 28 2020 19:16:00	Wyndham Vacation Resort, Inc., PO Box 97474, Las Vegas, NV 89193-7474
5354577	+ Email/Text: bankruptcydept@wyn.com	Sep 28 2020 19:16:00	Wyndham Vacation Resorts, Inc., PO Box 97474, Las Vegas, NV 89193-7474

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5353879	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353878	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5353888	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citicorp, Citicorp/ Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195
5353881	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5353893	*+	Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5353895	*+	First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353896	*+	First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701
5353883	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5353904	*+	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
5353900	*+	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
5353902	*+	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
5353912	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5353913	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064
5353915	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353916	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5353920	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353921	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353922	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
5353923	*P++	WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001, address filed with court:, Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193
jdb	*+	Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219

TOTAL: 0 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:**

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Michael J McCrystal	on behalf of Debtor 1 James Karnes mccrystallaw@gmail.com sueparalegal@gmail.com
Michael J McCrystal	on behalf of Debtor 2 Lorrie Karnes mccrystallaw@gmail.com sueparalegal@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1**  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**James Karnes**  
**Lorrie Karnes**

CHAPTER 13  
CASE NO. **5:20-bk-02523**

☒ ORIGINAL PLAN  
\_\_\_\_ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☐ Number of Motions to Value Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- |   |   |                                   |  |
|---|---|-----------------------------------|--|
| 1 | The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 2 | The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.                       | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 3 | The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.**

**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$18,000.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
<b>1</b>	<b>36</b>	<b>500.00</b>	<b>0.00</b>	<b>500.00</b>	<b>18,000.00</b>
				Total Payments:	<b>\$18,000.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$14,808.30**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

- ☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Aes Members 1st Fcu	2005 Toyota Tundra 160000 miles Location: 326 Austin Trail, Orangeville PA 17859	0001
Pnc Mortgage	326 Austin Trail Orangeville, PA 17859 Columbia County	6465

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

- ☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

**F. Surrender of Collateral. Check one.**

■ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

■ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 1,550.00 already paid by the Debtor, the amount of \$ 2,450.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

■ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

■ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

■ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

■ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: August 25, 2020

/s/ Michael McCrystal  
**Michael McCrystal 55064**  
Attorney for Debtor

/s/ James Karnes  
**James Karnes**  
Debtor

/s/ Lorrie Karnes  
**Lorrie Karnes**  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.